

## CLAIMS

What is claimed is:

1. In a communication system providing a communications link between a calling electronic device and a called electronic device via at least one network, the calling electronic device having access to alternative payment provider data, a method for selecting a payment provider to pay for communication services, the method comprising:
  - (a) the calling electronic device communicating the alternative payment provider data to the network via a communications link; and
  - (b) based on the alternative payment provider data, the network contacting a plurality of alternative payment providers in order to find one that will accept responsibility for paying for the communication services.
2. The method of claim 1 further comprising providing the calling electronic device with a subscribing identity module (SIM) card and inserting the alternative payment provider data into said SIM card.
3. The method of claim 2 wherein said SIM card is removably inserted into the calling electronic device.

4. The method of claim 2 wherein the alternative payment provider data entered into the SIM card is transferred to another storage device in the calling electronic device.

5. The method of claim 1 wherein said calling electronic device is one of a group of devices including a wireless cell phone, personal digital assistant (PDA), personal computer (PC), facsimile apparatus and self propelled vehicle.

6. The method of claim 1 wherein said network includes a first public land mobile network (PLMN) which is the home network for the calling electronic device and a second PLMN visited by said calling electronic device during a roaming mode, wherein said second PLMN receives said alternative payment provider data from said calling electronic device and forwards said data to said first PLMN for subsequent transfer to a selected one of a plurality of alternative payment providers identified by said alternative payment provider data.

7. The method of claim 1 wherein said network comprises a home public land mobile network (PLMN) servicing said calling electronic device, whereby said alternative payment provider data is stored in a storage device in said calling electronic device.

8. The method of claim 7 wherein said calling electronic device is a wireless mobile cell phone, and said storage device is a subscriber identity module (SIM) card, whereby said alternative payment provider data is stored in said SIM card, and said SIM card is removably inserted into said mobile cell phone.

9. The method of claim 1 wherein one alternative payment provider identified by said alternative payment provider data provides credit card services for the calling electronic device and, upon acceptance of said payment request, provides authorization to said network; and

wherein said network, upon receipt of said authorization, provides the communications link requested by the calling electronic device.

10. The method of claim 1 wherein one alternative payment provider identified by said alternative payment provider data provides debit card services for the calling electronic device and, upon acceptance of said payment request, provides authorization to said network; and

wherein said network, upon receipt of said authorization, provides the communications link requested by the calling electronic device.

11. The method of claim 1 wherein a preferred alternative payment provider identified by said alternative payment provider data provides calling card services for

the calling electronic device and, upon acceptance of said payment request, provides authorization to said network; and

wherein said network, upon receipt of said authorization, provides the communications link requested by the calling electronic device.

12. The method of claim 1 wherein one alternative payment providers identified by said alternative payment provider data provides pre-paid calling card services for the user of the calling electronic device and, upon acceptance of said payment request, provides authorization to said network; and

wherein said network, upon receipt of said authorization, provides the communications link requested by the calling electronic device.

13. The method of claim 1 further comprising storing subscriber authorization data in the calling electronic device requiring that the network requests the user of the calling electronic device to authorize the communications link in addition to one of the alternative payment providers accepting responsibility for said payment request, and further including said network requesting said user to provide authorization responsive to receipt of the subscriber authorization data; and

    said user transmitting a signal via the calling electronic device to the network responsive to the request for authorization.

14. The method of claim 13 wherein the network, upon receipt of a signal transmitted by the user indicating a refusal to authorize payment, terminates the communications link.

15. The method of claim 13 wherein the network, upon receipt of a signal transmitted by the user indicating authorization of payment, completes the communications link.

16. The method of claim 1 wherein said network, responsive to receipt of a request from said user, calculates a cost of establishing a communications link and conveys the calculated cost to the first alternative payment provider.

17. The method of claim 16 wherein the calculation takes into account factors affecting a cost of the communications link.

18. The method of claim 17 wherein the calculation determines the time of day, day of week, nature of the information to be transmitted, and distance between calling and called electronic devices.

19. The method of claim 1 further comprising:

said network examining costs charged by the alternative payment providers designated by the user and determining the most cost-efficient payment provider.

20. The method of claim 19 further comprising:

    said network contacting the most cost-efficient payment provider requesting authorization.

21. A communication system for selecting a payment provider to pay for communication services, the system comprising:

    at least one network; and

    a calling electronic device having access to alternative payment provider data,

wherein:

    said calling electronic device communicates alternative payment provider data to said network via a communications link; and

    based on the alternative payment provider data, said network contacts a plurality of alternative payment providers to find one that will accept responsibility for paying for the communication services.

22. The system of claim 21 wherein said alternative payment provider data is stored in a subscriber identity module (SIM) card which is removably inserted into the calling electronic device.

23. The system of claim 21 wherein said calling electronic device is one of a group of devices including a wireless cell phone, personal digital assistant (PDA), personal computer (PC), facsimile apparatus, and self propelled vehicle.

24. The system of claim 21 wherein said network includes a first public land mobile network (PLMN) which is the home network for the calling electronic device and a second PLMN visited by said calling electronic device during a roaming mode, wherein said second PLMN receives said alternative payment provider data from said calling electronic device and forwards said data to said first PLMN for subsequent transfer to a selected one of a plurality of alternative payment providers identified by said alternative payment provider data.

25. The system of claim 21 wherein said network comprises a home public land mobile network (PLMN) servicing said calling electronic device, whereby said alternative payment provider data is stored in a storage device in said calling electronic device.

26. The system of claim 25 wherein said calling electronic device is a wireless mobile cell phone, and said storage device is a subscriber identity module (SIM) card,

whereby said alternative payment provider data is stored in said SIM card, and said SIM card is removably inserted into said mobile cell phone.

27. The system of claim 21 wherein one of said alternative payment providers provides credit card services for the calling electronic device and, upon acceptance of a request for payment from said network, provides authorization to said network; and wherein said network, upon receipt of said authorization, provides the communications link requested by the calling electronic device.

28. The system of claim 21 wherein one of said alternative payment providers provides debit card services for the calling electronic device and, upon acceptance of a request for payment from said network, provides authorization to said network; and wherein said network, upon receipt of said authorization, provides the communications link requested by the calling electronic device.

29. The system of claim 21 wherein a preferred one of said alternative payment providers provides calling card services for the calling electronic device and, upon acceptance of a request for payment from said network, provides authorization to said network; and wherein said network, upon receipt of said authorization, provides the communications link requested by the calling electronic device.

30. The system of claim 21 wherein one of said alternative payment providers provides pre-paid calling card services for the calling electronic device and, upon acceptance of a request for payment from said network, provides authorization to said network; and

wherein said network, upon receipt of said authorization, provides the communications link requested by the calling electronic device.

31. The system of claim 21 wherein the data identifying said alternative service providers further includes subscriber authorization data requiring that the network requests the user of the calling electronic device to authorize the communications link in addition to one of the alternative payment providers identified by the alternative payment provider data accepting responsibility for said payment request, wherein said user transmits a signal via the calling electronic device to the network responsive to the request for authorization.

32. The system of claim 31 wherein said network, upon receipt of a signal transmitted by the user indicating a refusal to authorize payment, terminates the communications link.

33. The system of claim 31 wherein said network, upon receipt of a signal transmitted by the user indicating the user's authorization of payment, completes the communications link.

34. The system of claim 31 wherein said network, responsive to receipt of a request from said user, calculates a cost of establishing a communications link and conveys the calculated cost to an alternative payment provider identified by the alternative payment provider data.

35. The system of claim 34 wherein the calculated cost takes into account factors affecting a cost of the communications link.

36. The system of claim 34 wherein the calculated cost is determined based on the time of day, day of week, nature of the information to be transmitted, and distance between calling and call parties.

37. The system of claim 21 wherein the network examines costs charged by the alternative payment providers identified in the calling electronic device and requests the most cost efficient one of the alternative payment providers identified by the alternative payment provider data to accept responsibility for said payment request.